

Getting Through Tough Financial Times

Stretching Your Food Dollar

Grocery shopping can be a real challenge, especially if you are on a limited budget. But because food is a controllable expense, it can be a target for reduced spending when money is tight. By planning ahead and managing your money wisely, you can still serve meals that are appetizing, easily prepared, and nutritious.

Food Shopping Starts at Home

Most of us can change our food spending habits in ways that make each food dollar go further and still improve nutrition. Before dashing out to the supermarket, it's important to "do your home-work." Take the time to review newspaper ads, plan meals and make a shopping list. By doing so, you are more likely to find the best buys, avoid impulse purchases and eliminate extra trips for forgotten items.

Be a smart shopper and get more for your money by deciding in advance what foods to serve for meals and snacks. As you plan your menus, follow these important steps:

- Start with a plan. Make a chart for every day of the week filling in main dish items and other foods you will serve at a meal. Since the main dish is usually the most expensive part of the meal, make your plan around that food.
- Check newspaper ads for special sales. Planning your meals around specials and seasonal foods can help save money. Compare advertised prices among stores to find where you can save the most on your entire shopping list. Buy only what you can use and compare prices with those found in other ads. Be aware that specials and coupon offers invite you to buy impulsively. And impulsive buying can blow your budget. Even at special prices and with refunds or coupons, some foods may not be within your budget.
- Clip coupons. You can save money if the item is one you would normally buy and if the item is less expensive than similar brands. Most cents-off coupons offered by stores or manufacturers are for the more expensive, highly processed foods or for foods in abundant supply. But using coupons for coffee, prepared foods, cereals, flour and flour mix products can save about 10 percent in most food budgets. Don't use a coupon to justify buying a food that your family doesn't need or that costs more than a store brand, even with the coupon savings.
- Use MyPyramid to plan nutritious meals and snacks. Your food and physical activity choices each day affect your health—how you feel today, tomorrow, and in the future. Healthy foods give you "more value for the dollar." MyPyramid outlines a healthful eating plan that can be personalized. For specific guidance, visit <http://www.MyPyramid.gov>.
- Take advantage of seasonal specials. Foods, especially fresh fruits and vegetables, are generally less expensive when in great supply.
- Consider food preferences. When you serve popular foods, you increase eating pleasure. Make a collection of economical, nutritious recipes that your family likes and serve them often.
- Think appetite appeal. Since we eat with our eyes, plan meals using foods of contrasting colors, textures, flavors, sizes and shapes.

- Plan the use of leftovers. They can be used in casseroles, soups, for snacks and in lunch boxes.

MyPyramid and the **Nutrition Facts Label** found on food containers can be used together to help you plan your food intake. Keep in mind that information on the Nutrition Facts Label is based on an individual consuming 2,000 calories a day. When you go to www.MyPyramid.gov on the web, you can type in your personal information to find the amounts of calories and food that are right for you. You can do this for each family member to get an idea of how much food you need for a meal.

Another tool you can use to eat healthy is to follow the **Dietary Guidelines for Americans**. Developed by the United States Department of Agriculture and Department of Health and Human Services, the following tips can be used for planning menus:

- Make Half Your Grains Whole
- Vary Your Veggies
- Focus on Fruit
- Get Your Calcium Rich Foods
- Go Lean with Protein
- Find Your Balance Between Food and Physical Activity
- Know the Limits on Fat, Sugar, and Salt
- Keep Food Safe to Eat



If there is food waste in your household, ask yourself why. Are you buying food in the right quantities? Is food refused or left on the plate? Are servings too large? Is the food cooked properly? Encourage family members to help in menu planning and meal preparation so you will have help in making decisions that affect the eating pleasure of the entire family.

Making a Shopping List

One of the best ways to control spending and avoid impulse buying is to make a list of the items needed. Having already planned your menus, the rest is easy. Here are some helpful hints for making a shopping list.

- Keep an ongoing list and jot down items as your supply gets low.
- Look over the recipes you plan to use. Be sure you have the necessary ingredients.
- Check the cupboards, the refrigerator, and the freezer for foods on hand. Are there staple items – flour, sugar, coffee, salt, rice – which should be added to the list?
- If storage space and budget permits, stock up on sale items used regularly.
- Organize your list according to the store layout. This will save you time and reduce the temptation to buy foods not on your list. This method is especially helpful in larger supermarkets or warehouse stores where backtracking is time consuming.

If you find that you're continually exceeding your food spending plan, evaluate your menus and shopping list for ways to cut costs. Serving low-cost main dishes is one of the best ways to economize. Another is substituting lower cost or on-sale foods for planned foods on your list. If entertaining is taking too much of your grocery money, you need not become less sociable – just simplify the foods you serve. Underline the items on your shopping list that are basic to the family meal plan – buy these foods first. Include other items as your food spending plan permits.

Shopping Choices

With the planning done, you are now ready to shop. But where will you do your grocery shopping? There are several alternatives in most populated areas from which to choose – supermarkets, warehouse stores, convenience stores, farmers' markets, and co-ops.

Food prices, of course, are one of the major factors in determining where you will shop. No-frills and warehouse stores can be less expensive because the cost of doing business is lower. Many shoppers find a once-a-month trip to a warehouse store saves on foods that store easily and on non-food household supplies.

Convenience stores almost always charge higher prices for food, with the possible exception of dairy products and soft drinks. Farmers' markets and coops have helped many families reduce food costs. The selection of products may be more limited than in most supermarkets, but prices are usually lower.

Usually, it's more efficient to shop at one store, close to home that has reasonable prices. Shopping at several stores in order to pick up specials can waste time, money, and energy. Remember the more often you shop or the more stores you shop in, the more likely you are to buy more food than you need. Eat before you shop, because everything "looks good" when you are hungry. And, if possible, try to shop when the store is not too crowded. Keep in mind the following shopping pointers so you can become a skillful shopper and get more for your money:

- **Shop alone when possible.** When family members are along, you tend to buy more.
- **Know the regular prices of items you usually buy.** This way you will recognize when an advertised special is really a bargain. If you shop in stores where individual items do not have price tags attached to them, you may want to write the price on each package after you get home or on the shopping list.
- **Be alert for unadvertised specials in the store.** These can save you money. But not all items displayed at the end of aisles in the store are necessarily on special.
- **Compare national brand, store brand, and generic products.** Generic products can best be identified by their plain, simple packaging. These products are usually less expensive. While the nutritional value is comparable to national or private label (store) brands, you may find a difference in quality and appearance. However, if you don't require top quality, appearance or uniformity, generic foods can be substituted without sacrificing nutrition. Generic brands of canned vegetables could be used in soups, stews, and casseroles.
- **Take advantage of unit pricing.** The unit price is the per-unit measure (the number of cents per ounce/gram) which is often posted on the shelf below the product. If a store provides this information, you can use it to find out whether the 12-ounce can of creamed corn is a better buy than the 7-ounce can. To figure unit prices on your own, divide the price of the container by the number of ounces it contains.
- **Ask for a rain check.** If a specially priced item is sold out, ask for a rain check. It allows you to purchase the item at the sale price at a later date.
- **Read labels.** Food labels list the ingredients and valuable nutritional information, which is helpful in judging the nutritional quality of a food item.
- **Buy only amounts you can store and use.** The large packages may be less expensive, but they are not a bargain if you can't use them before they become stale or spoiled.
- **Pay attention at the checkout.** Be sure the cashier or the scanner ring the correct price.

When Your Shopping Is Done

To prevent food spoilage, go straight home after grocery shopping so perishable foods can be refrigerated or kept frozen. Warm temperatures are the leading cause of food spoilage, so refrigerate or freeze all perishable foods immediately after shopping.

When you get home from the store, compare your register receipt with your food cost goal. Then check your purchases carefully and critically. Are they economical when compared with other choices you might have

made? Did you buy some foods not on your list? Can these extras be justified as important for meeting food needs, being real bargains, or providing a worthwhile taste treat?

Managing food dollars wisely involves planning before and during your grocery shopping. Some knowledge of nutrition, plus careful meal planning, skillful shopping, proper food storage, handling, and preparation will help you serve satisfying meals while remaining within your food budget.



UNIVERSITY OF ILLINOIS
EXTENSION

University of Illinois Extension, 2009. College of Agricultural, Consumer & Environmental Sciences/State/County/Local Groups/USDA cooperating. University of Illinois Extension provides equal opportunities in programs and employment.